

## CLAIMS

What is claimed is:

1. A terminal that can be operated by a merchant to provide a plurality of financial services to a customer, the terminal comprising:
  - a data input interface;
  - a user interface;
  - a network interface for communicatively coupling the terminal to a server; and
  - a processor coupled to said data input interface, said user interface and said network interface and operable to:
    - receive a financial service selection from the user interface;
    - extract session data from a data source through said data input interface;
    - provide said session data to said server;
    - obtain an authorization from said server to provide the selected financial service; and
    - provide the selected financial service.
2. The terminal of claim 1, wherein said processor is further operable to request validation of said session data from said server.
3. The terminal of claim 2, wherein said processor is further operable to:
  - update said session data based at least in part on the provision of the financial service and the validation; and
  - write the updated session data to the data source through the data interface.
4. The terminal of claim 2, wherein said processor is further operable to:
  - update said session data based at least in part on the validation; and
  - write the updated session data to the data source through the data interface.
5. The terminal of claim 1, wherein said processor is further operable to:
  - update said session data based at least in part on the provision of the financial service; and
  - write the updated session data to the data source through the data interface.
6. The terminal of claim 1, wherein said data interface includes a magnetic card reader.
7. The terminal of claim 1, wherein said data interface includes a bar code reader.

8. The terminal of claim 1, wherein said data input interface includes a scanner.
9. The terminal of claim 8, wherein said processor is further operable to apply a template to selectively scan portions of the data source in obtaining the said session data.
10. The terminal of claim 1, wherein said at least one financial service includes generating a pre-paid card.
  - 5 11. The terminal of claim 1, wherein said at least one financial service includes granting approval for accepting a check.
  12. The terminal of claim 1, wherein said at least one financial service includes providing cash to a customer.
  - 10 13. The terminal of claim 1, wherein said at least one financial service includes performing a transfer of funds between a first and second account.
  14. The terminal of claim 1, wherein said at least one financial service includes transferring the stored value on a first stored-value card to the balance on a second stored value card.
  - 15 15. The terminal of claim 1, wherein said at least one financial service includes executing the payment of one or more bills.
  16. The terminal of claim 1, wherein said at least one financial service includes generating a pre-paid telecommunications card.
  17. A method for providing financial services to a customer, the method comprising  
20 the steps of:
    - providing to a merchant a financial terminal capable of performing a plurality of financial services for a customer;
    - receiving a selection of a financial service;
    - performing the selected financial service;
    - 25 collecting a fee from said customer for said financial service; and
    - compensating said merchant with a portion of said fee.
  18. The method of claim 17, further comprising the step of receiving session data from said customer.
  19. The method of claim 18, further comprising the step of receiving authorization  
30 from a server for said financial service based at least in part on said session data.
  20. The method of claim 18, further comprising the step of updating said session data after completion of said financial service.

21. A system for providing financial services, the system including a terminal and a server coupled said terminal, the system comprising:

said terminal having a network interface for interfacing to said server and a data interface for receiving a data source and being operable to:

5 extract session data from said data source via said data interface;  
receive a financial service selection;  
obtain validation from said server; and  
perform said selected financial service; and

said server having a network interface for interfacing to said terminal and  
10 being operable to:

receive session data from said terminal via said network interface;  
validate the selected financial service based in part on said session  
data; and

send a validation notice to said terminal via said network interface.

15 22. The system of claim 21, wherein said terminal is further operable to update said session data after performing said selected financial service and send said updated session data to said data source via said data interface.